



ONE MONTH OF **FREE COVER**

Mortgage Protection, Term Assurance,
Specified Serious Illness & Pension Term Assurance

At Royal London we develop processes that work for you and benefit your clients.

One month's free cover on Mortgage Protection, Term Assurance, Specified Serious Illness & Pension Term Assurance which you can offer to all your clients, whether or not they turn out to be rated or not!

We know how circumstances can change when you're arranging a policy for your client, and how this can place extra demands on you. Take for example, looking after your clients' mortgage needs.

Just think of how many times you've had to wait until the very last minute to make sure your client knew their exact mortgage draw down date. Then you've had to get the life policy accepted and issued in a very short time frame. It's a stressful time for your clients and you want to make sure they don't pay for cover when they don't need it...

So in order to help you and of course, ensure your clients don't have to pay for cover when they don't need it, Royal London will provide **Free Cover** on our **Mortgage Protection, Term Assurance, Specified Serious Illness & Pension Term Assurance** contracts to your clients for a period of one month from before or after the acceptance date of the policy. Free Cover is not available on Whole of Life or Income Protection policies.

Here's an example of how this service innovation works in practice:



- 1** Your client's policy application is accepted on 1 December.
- 2** One Month's Free Cover is requested within the application.
- 3** Your client can choose to start their One Month's Free Cover one month before or after the acceptance date of the policy (as long as it is not before the initial policy application date).
- 4** Your client would like their policy to commence on 1 December so free cover applies from then until 1 January. The client premiums will be collected with effect from 1 January. The policy schedule will include a free cover sheet which will state the period of free cover. It's as simple as that!

We want to ensure that we can help you offer the **best and most efficient service to your clients.**

This innovative and industry leading process will ensure that you now have even greater control of the mortgage process.

IN SUMMARY THIS SERVICE

- Means you have the policy when you need it
- Adds additional value to your mortgage offering to your clients
- Gives you greater control of the mortgage process
- Ensures your clients are not paying for cover when they do not need it, and provides them with one month of free cover!

For more information contact your Royal London Broker Consultant, Case Manager or call 01 429 3333.

One Month's Free Cover will only be provided once per policy.

One Month's Free Cover is only available if requested before the policy commences.

For rated cases, signed acceptance terms need to be returned within 30 days from the decision date for One Month's Free Cover to apply.

Offer can be withdrawn at any time. This flyer does not form part of any contract.



Royal London

47-49 St Stephen's Green, Dublin 2

T: 01 429 3333 F: 01 662 5095 E: service@royallondon.ie
royallondon.ie

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